

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

Claim 1. (canceled)

Claim 2. (currently amended) ~~The method of claim 1 further A method comprising:~~

(a) receiving information from a server computer about a first pre-existing reward program for a first product, wherein the first reward program provides for a first reward;

(b) receiving information from the server computer about a second pre-existing reward program for a second product, wherein the second reward program provides a second reward;

(c) providing for a combination reward program that provides a combination reward that is based on the purchase of at least the first product and the second product, wherein the combination reward is greater than each of the first reward and the second reward; and

(d) reducing or eliminating the combination reward, if a third product is purchased.

Claim 3. (currently amended) The method of claim 4 2 further comprising:  
receiving information about a third pre-existing reward program for a third fourth product, wherein the third reward program provides a third reward, wherein the combination reward is greater than the third reward.

Claim 4. (currently amended) The method of claim 4 2 wherein the combination reward program is provided by a host organization, and wherein the host organization also provides a portable consumer device, wherein the combination reward is provided to the consumer after the user uses the portable consumer device, and wherein (a), (b), and (c) are performed using one or more digital computers.

Claim 5. (currently amended) The method of claim 4 2 wherein the combination reward program is provided by a host organization, and wherein the host organization also provides a portable consumer device, wherein the portable consumer device is a smart card.

Claim 6. (currently amended) The method of claim 4 2 wherein the combination reward is an extension of time to receive at least one of the first reward and the second reward.

Claim 7. (currently amended) A method comprising: ~~The method of claim 1~~  
(a) receiving information from a server computer about a first pre-existing reward program for a first product, wherein the first reward program provides for a first reward;  
(b) receiving information from the server computer about a second pre-existing reward program for a second product, wherein the second reward program provides a second reward; and  
(c) providing for a combination reward program that provides a combination reward that is based on the purchase of at least the first product and the second product, wherein the combination reward is greater than each of the first reward and the second reward,

~~wherein the combination reward is the ability to access the combination reward or another reward at least one of the first and second rewards at an earlier time date than one or more times dates associated with the at least one of the first and second rewards.~~

Claim 8. (currently amended) The method of claim 4 2 further comprising:  
providing the combination reward to a customer.

Claim 9. (currently amended) The method of claim 4 2 wherein the first reward program is created by a first merchant and wherein the second reward program is created by a second merchant, and wherein the combination reward program is created by a host organization that is affiliated with the first merchant and the second merchant.

Claim 10. (cancelled)

Claim 11. (currently amended) ~~The computer readable medium of claim 10 further A computer readable medium comprising code executable on a computer, the computer readable medium comprising:~~

- (a) ~~code for receiving information about a first pre-existing reward program for a first product, wherein the first reward program provides for a first reward;~~
- (b) ~~code for providing for receiving information about a second pre existing reward program for a second product, wherein the second reward program provides a second reward;~~
- (c) ~~code for providing for a combination reward program that provides a combination reward that is based on the purchase of at least the first product and the second product, and wherein the combination reward is greater than each of the first reward and the second reward; and~~
- (d) code for reducing or eliminating the combination reward, if a third product is purchased.

Claim 12. (currently amended) The computer readable medium of claim 10 11 further comprising:

code for receiving information about a third reward program for a ~~third~~ fourth product, wherein the third pre-existing reward program provides a third reward, wherein the combination reward is greater than the third reward.

Claim 13. (currently amended) The computer readable medium of claim 10 11 wherein the combination reward program is provided by a host organization, and wherein the host organization also provides a portable consumer device.

Claim 14. (currently amended) The computer readable medium of claim 10 11 wherein the combination reward program is provided by a host organization, and wherein the host organization also provides a portable consumer device, wherein the portable consumer device is a smart card, and wherein the combination reward is provided to the consumer after the consumer uses the portable consumer device.

Claim 15. (currently amended) The computer readable medium of claim 10 11 wherein the combination reward is an extension of time to receive at least one of the first reward and the second reward.

Claim 16. (currently amended) The A computer readable medium of claim 10 comprising code executable on a computer, the computer readable medium comprising:

(a) code for receiving information about a first pre-existing reward program for a first product, wherein the first reward program provides for a first reward;

(b) code for providing for receiving information about a second pre existing reward program for a second product, wherein the second reward program provides a second reward; and

(c) code for providing for a combination reward program that provides a combination reward that is based on the purchase of at least the first product and the second product, and wherein the combination reward is greater than each of the first reward and the second reward,

wherein the combination reward is the ability to access the combination reward or another reward at least one of the first and second rewards at an earlier time date than one or more times dates associated with the at least one of the first and second rewards.

Claim 17. (currently amended) The computer readable medium of claim 10 11 further comprising:

code for providing the combination reward to a customer.

Claim 18. (currently amended) The computer readable medium of claim 10 11 wherein the first reward program is created by a first merchant and wherein the second reward program is created by a second merchant, and wherein the combination reward program is created by a host organization that is affiliated with the first merchant and the second merchant.

Claim 19. (currently amended) The computer readable medium of claim 4 2 wherein the first product is purchased at a first location and the second product is purchased at a second location.

Claim 20. (currently amended) The computer readable medium of claim 10 11 wherein the first product is purchased at a first location and the second product is purchased at a second location.